

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
Group Art Unit 3693

In re

Patent Application of Whitney Hilton Stewart et al.

Serial No. 10/082,677

Confirmation No. 6623

Filed: February 25, 2002

Examiner: Hai Tran

“ELECTRONIC PAYMENT AND AUTHENTICATION SYSTEM WITH  
DEBIT AND IDENTIFICATION DATA VERIFICATION AND ELECTRONIC  
CHECK CAPABILITIES”

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Sir:

This communication responds to the Office action mailed November 1, 2007, and is accompanied by a Request for extension of time. Please charge or credit Deposit Account 13-3080 with any shortage or overpayment of fees required for this Amendment.

Please amend the application as follows: